



East Windsor Affordable Housing Plan Demographic & Housing Review

Tyche Planning and Policy Group

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What are Affordable Housing Plans?

(1) Not later than June 1, 2022, and at least once every five years thereafter, each municipality shall prepare or amend and adopt an affordable housing plan for the municipality and shall submit a copy of such plan to the Secretary of the Office of Policy and Management, who shall post such plan on the Internet web site of said office. Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality.

(2) If, at the same time the municipality is required to submit to the Secretary of the Office of Policy and Management an affordable housing plan pursuant to subdivision (1) of this subsection, the municipality is also required to submit to the secretary a plan of conservation and development pursuant to section 8-23, such affordable housing plan may be included as part of such plan of conservation and development. The municipality may, to coincide with its submission to the secretary of a plan of conservation and development, submit to the secretary an affordable housing plan early, provided the municipality's next such submission of an affordable housing plan shall be five years thereafter.

(b) The municipality may hold public informational meetings or organize other activities to inform residents about the process of preparing the plan and shall post a copy of any draft plan or amendment to such plan on the Internet web site of the municipality. If the municipality holds a public hearing, such posting shall occur at least thirty-five days prior to the public hearing. After adoption of the plan, the municipality shall file the final plan in the office of the town clerk of such municipality and post the plan on the Internet web site of the municipality.

(c) Following adoption, the municipality shall regularly review and maintain such plan. The municipality may adopt such geographical, functional or other amendments to the plan or parts of the plan, in accordance with the provisions of this section, as it deems necessary. If the municipality fails to amend and submit to the Secretary of the Office of Policy and Management such plan every five years, the chief elected official of the municipality shall submit a letter to the secretary that (1) explains why such plan was not amended, and (2) designates a date by which an amended plan shall be submitted.

Affordable housing is typically defined as housing that costs no more than 30% of a household's income

- Under 8-30g, "affordable housing" is housing which, due to deed restriction or subsidy, costs a low-income household no more than 30% of their income.
 - A goal of state law is for 10% of housing units in every town to be "affordable," per this definition
 - "Low-income household" is a household making <80% of State or Area Median Income (AMI), whichever is less. Note this standard is used by HUD and the State.



Capital-A “Affordable”:

8-30g – Affordable Housing Appeals Act

- 10% threshold to be subject
- CHFA/USDA mortgages
- Income restricted (40 years)
- Government Assisted (Senior/Disabled)
- Tenant Rental Assistance

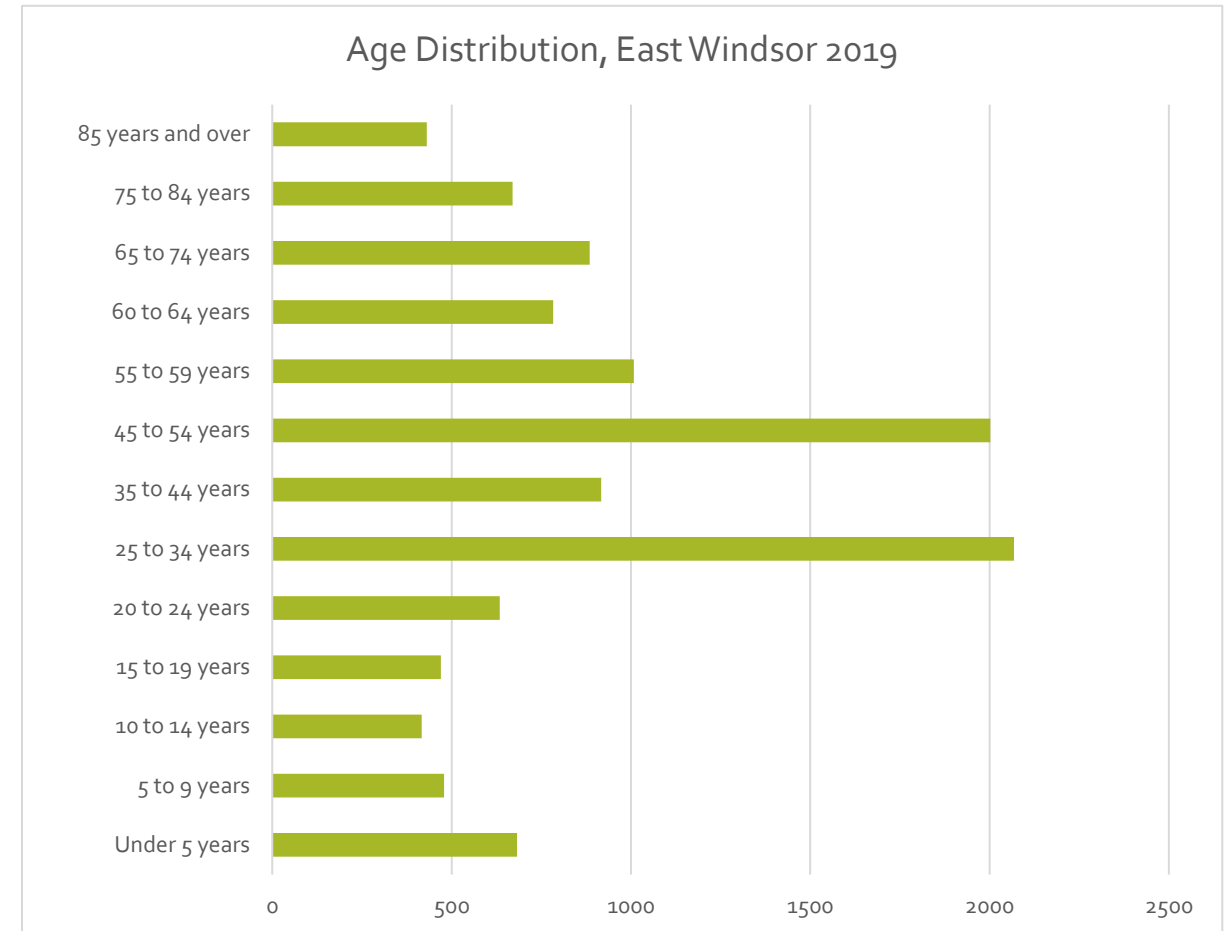
Small-a “affordable”:

“Naturally-Occurring Affordable Housing” – NOAH

- Accessory Apartments/Duplex
- Accessory Dwelling Units/Cottages
- Studio/One-Bedroom
- Rents at or below median income affordability

Current Population

- Total Population: **11,445** (2019 ACS)
- Median Age of **45.3 years old**
- Largest age groups:
 - **25-34**
 - **45-54**
 - **55-59**
 - **65-74**
- 83% White, 9% Asian, 8% Black or African American, .2% American Indian and Alaskan Native, 3.2% Other Race
- Median income \$76,824

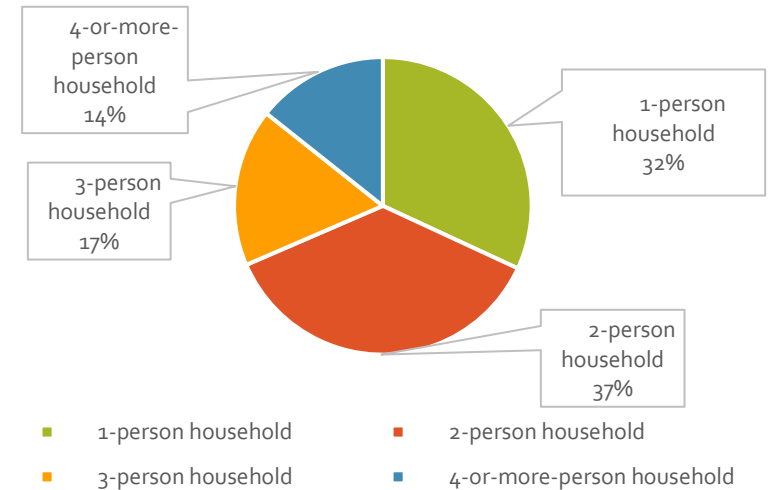


Source: DP05 ACS Demographic and Housing Estimates (2019)

Current Population

- Population has been consistent for past ten years, with a recent increase 2018-2019
- Average Household Size: **2.31**
 - Has been consistent
- Over **68%** of East Windsor is **1 or 2 person households**

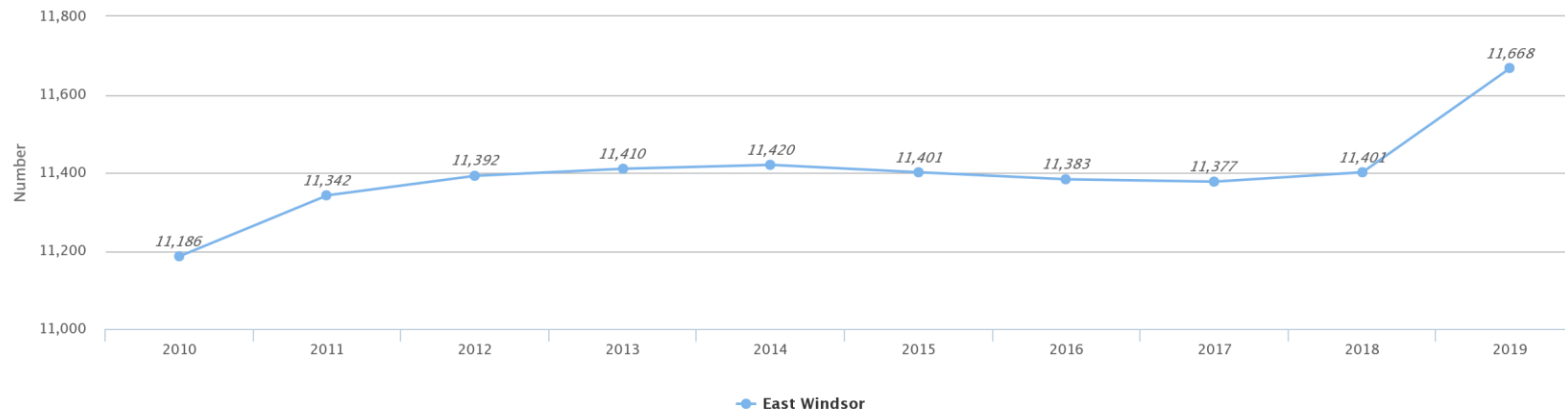
Household Size East Windsor 2019



Source: S2501 Occupancy Characteristics (ACS 2019)

Census Annual Population Estimates by Town

Year: 2010,2011,2012,2013,2014,2015,2016,2017,2018,2019 | Measure Type: Number | Variable: Estimated Population

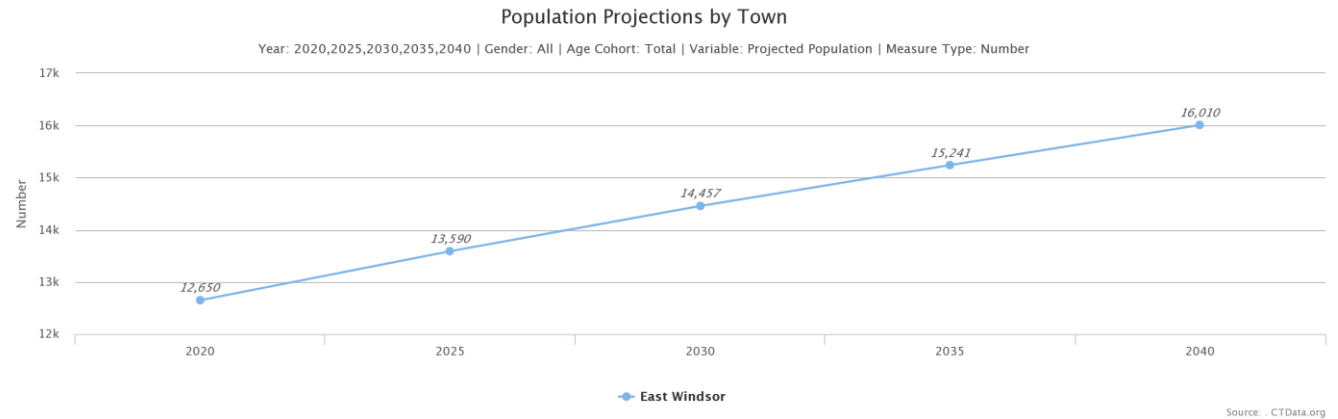


Source: . CTData.org

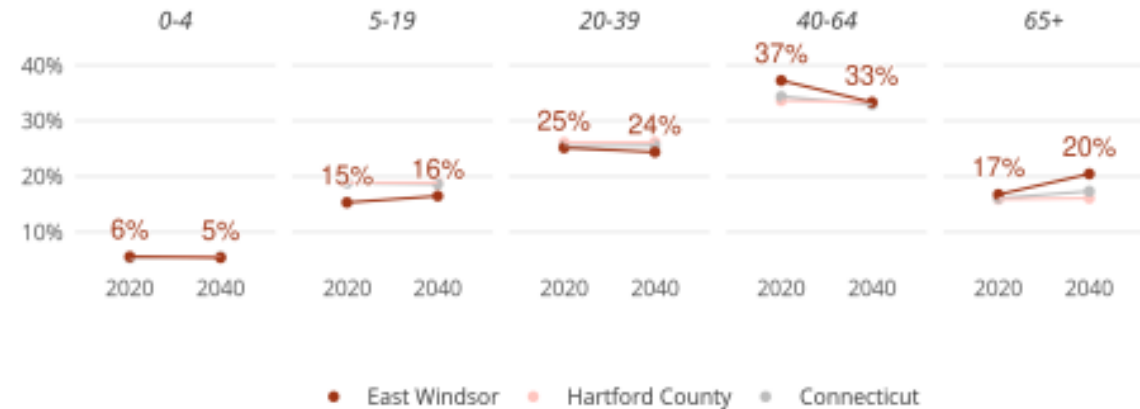
Projected Population

- Population is projected to increase by 27% in the next two decades (CT Data Center)
- Most age groups except 65+ decreasing or staying the same
 - Large middle aged group shrinking while 65+ grows

East Windsor Population Projection 2020-2040



Population Projections by Age Group



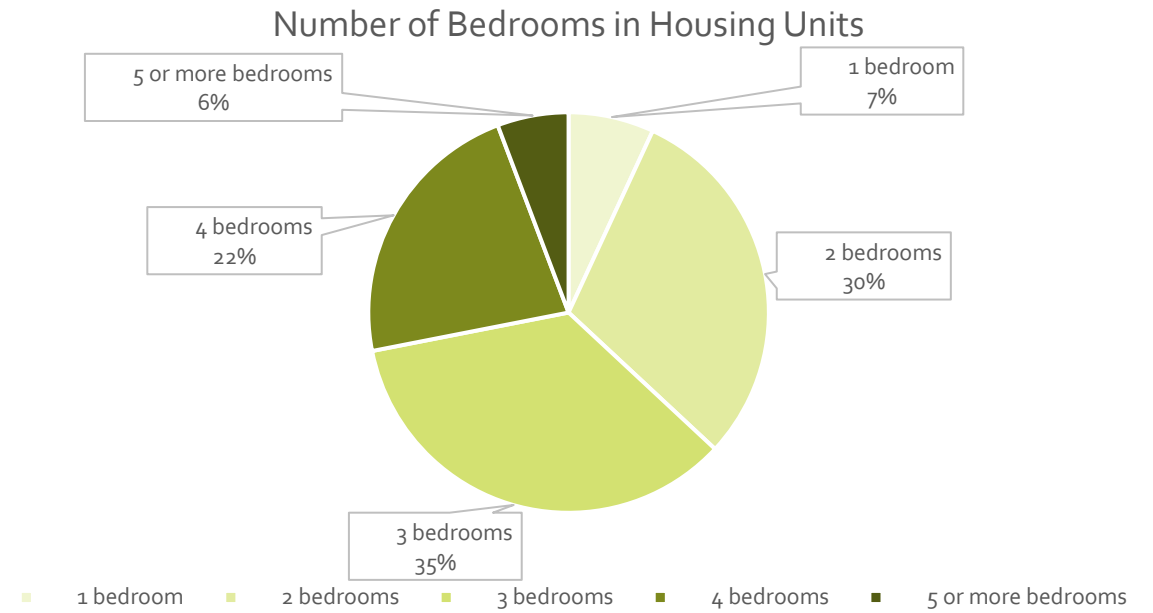
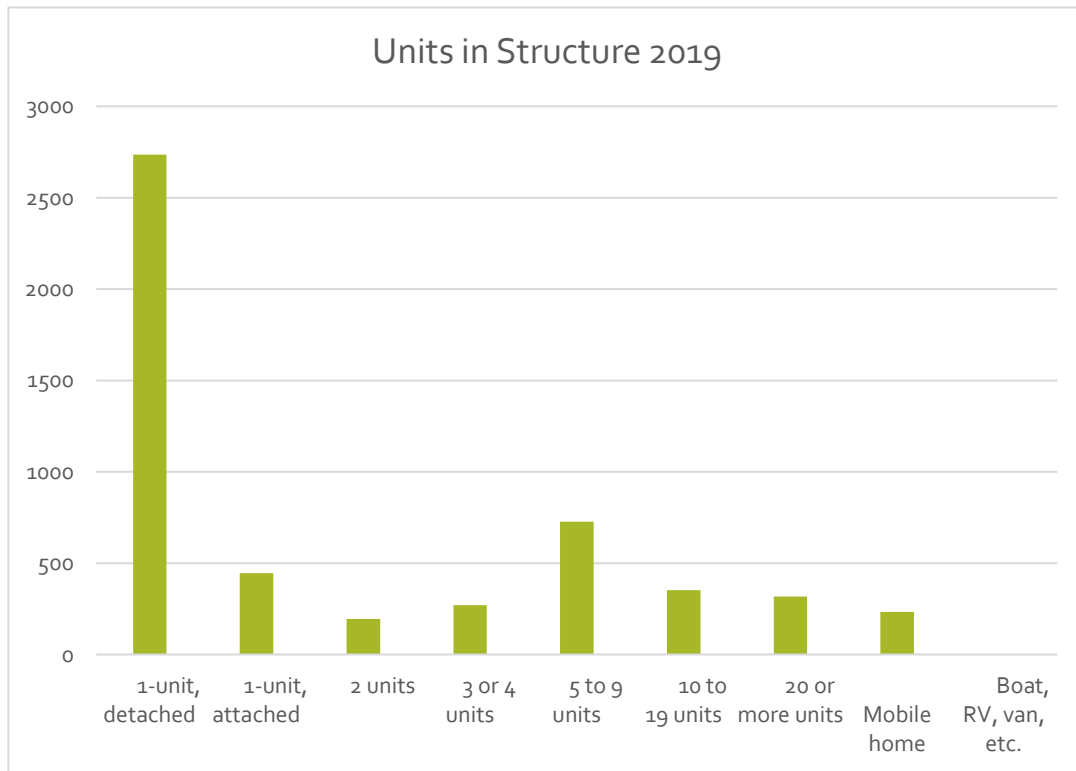
Source: Connecticut Data Center

Example: 2-bedroom unit for a 4-person household	Total/Year	Total/Month
Median Income	\$76,824	\$6,402
<i>Median income level per household in the surrounding market/area</i>		
80% of Median Income	\$64,459	\$5,122
<i>80% of median income listed above</i>		
30% of 80% of Median Income	\$19,338	\$1,611
<i>Maximum non-burdened budget for living</i>		
2022 Fair Market Rate, 2BR in East Windsor = \$1,611		

Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area Small Area FMRs By Unit Bedrooms					
ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
06016	\$1,020	\$1,240	\$1,530	\$1,890	\$2,240
06088	\$820	\$1,000	\$1,240	\$1,530	\$1,820

Housing

- **5,277** total housing units
- **52%** of housing stock is **single family detached units**
- A large portion (46%) have **three or more bedrooms**



Source: DPo4 Selected Housing Characteristics (ACS 2019)

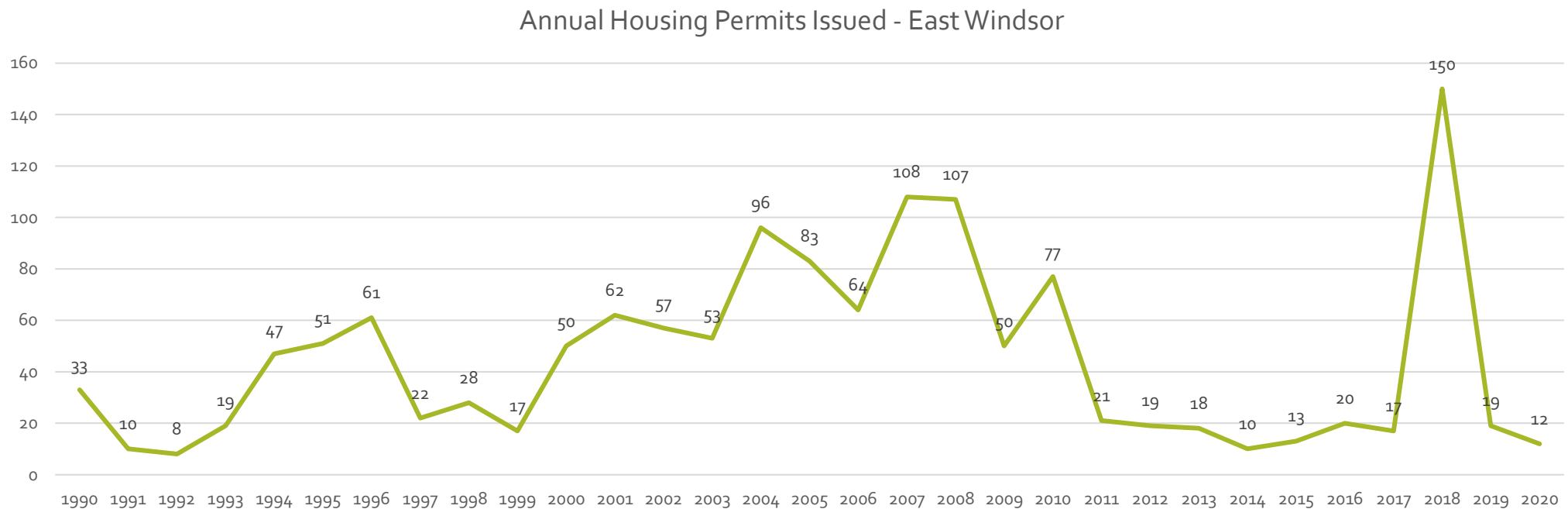
Housing

- **Ownership:**
 - 68% owner-occupied
 - 31.8% renter-occupied
- **Half** of housing stock is **aging** (built prior to 1980)



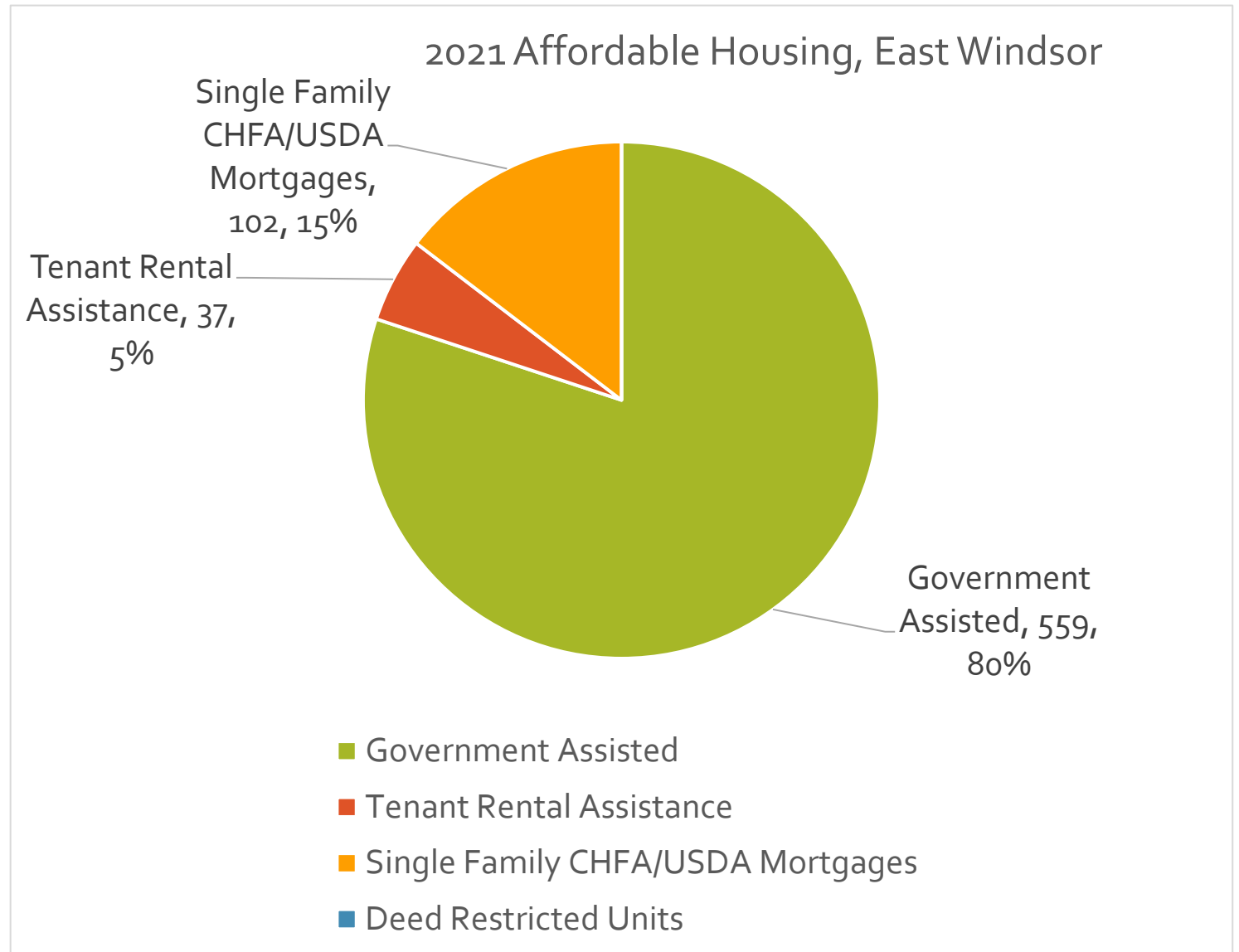
Housing

- Decrease in building permits since peak in early 2000s
- Spike in 2018



Affordability

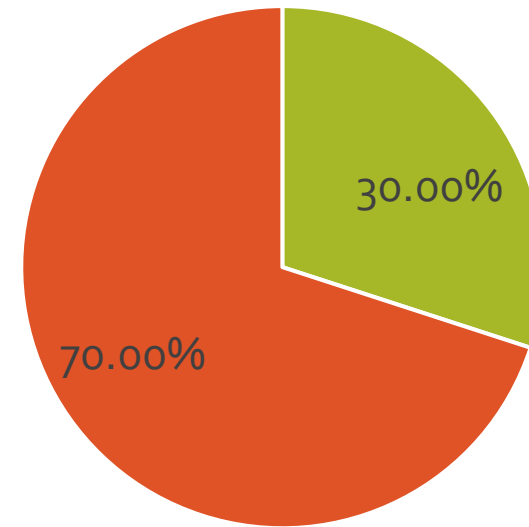
- 2020 Affordable Housing Appeals List
 - **13.84%** of East Windsor's housing units are **Affordable Housing**
 - Almost entirely **government assisted**
 - Park Hill Housing Complex



Affordability

- **Cost burden**: paying more than 30% of household income for housing (rent or mortgage, plus utilities)
- In East Windsor, 30% of all residents are **burdened by cost of housing**
 - 38% of renters and 28% of owners
- ~1,905 households (40% of total) considered 'low-income' (making <80% of AMI)

Percentage Cost Burden East Windsor



■ Total Cost-Burdened ■ Total Non-Burdened



Next Steps

- Public Survey
- Drafting of Narrative
- Analysis of Plans & Regulations
- Recommendations for Action